

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for Secured Creditor

The Bank of New York Mellon FKA The Bank of New
York, as Trustee for the CWABS, Inc., Asset-Backed
Certificates, Series 2007-1

In Re:

Josephine Cook,

Debtor.



Order Filed on September 27, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-23653 MBK

Adv. No.:

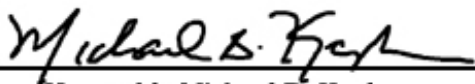
Hearing Date: 9/17/19 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER REINSTATING STAY AND CURING POST-PETITION ARREARS

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: September 27, 2019


Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: Josephine Cook

Case No: 16-23653 MBK

Caption of Order: ORDER REINSTATING STAY AND CURING ARREARS

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the CWABS, Inc., Asset-Backed Certificates, Series 2007-1, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 88 Beacon Blvd, Keansburg, NJ, 07734, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and James J. Cerbone, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 5, 2019, Debtor is in arrears outside of the Chapter 13 plan to Secured Creditor for the total amount of \$11,750.83;

It is further **ORDERED, ADJUDGED and DECREED** that a lump sum payment of \$11,128.60 is to be made by September 30, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that the remainder of the arrears in the amount of \$622.23 is to be paid by October 31, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2019, directly to Secured Creditor, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, and \$350.00 for attorneys' fees, totaling \$881.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that automatic stay as to the subject property is hereby reinstated.

In re:
Josephine Cook
Debtor

Case No. 16-23653-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2019.

db +Josephine Cook, 88 Beacon Blvd, Keansburg, NJ 07734-1936

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Brian E Caine on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...

bcaine@parkermccay.com, BKcourtnotices@parkermccay.com

Denise E. Carlon on behalf of Creditor Wilmington Trust, National Association, as Successor

Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2,

Asset Backed Certificates, Series 2007-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...

dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the CWABS, Inc., Asset-Backed Certificates, Series 2007-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

James J. Cerbone on behalf of Debtor Josephine Cook cerbonelawfirm@aol.com,

cerbonejr83307@notify.bestcase.com

TOTAL: 7